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The Riksbank's responsibility with regard to financial stability

Within the framework of its responsibility for the financial system, the Riksbank shall contribute to the stability and efficiency of the financial system, which also includes the ability for the public to make payments.

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The Riksbank's work consists of several sub-tasks, namely:

- [preventing financial crises](#), by identifying and analysing risks in the financial system, monitoring the financial infrastructure and assessing the stability and effectiveness of the financial system, and [communicating assessments](#).
- being prepared to take liquidity-supporting measures to be able to counteract and manage disturbances or a crisis in the financial system should such arise.
- providing a central payment system which banks and other agents can use to make payments, read more on the page [RIX payment system](#).

What is a stable and efficient financial system?

The financial system is stable and efficient when it can maintain its basic functions and is sufficiently resilient to continue to do so. The fundamental functions of the financial system are mediating payments, converting savings into funding, and managing risk – read more about this on the page [The financial system](#).

Financial stability and monetary policy are interlinked

A stable financial system is a prerequisite for the Riksbank to be able to conduct an effective [monetary policy](#). This is because the financial markets and the way they function affect the impact that monetary policy has on the interest rates that households and companies pay on their loans. Moreover, the economic consequences of a financial crisis would directly effect price stability, growth and employment.

Shared responsibility for financial stability

The Riksbank shares responsibility for financial stability with [Finansinspektionen](#), [the Swedish National Debt Office](#) and the Government via the [Ministry of Finance](#). The Ministry of Finance is responsible for regulating financial undertaking corporations. Finansinspektionen has responsibility for microprudential policy (which focuses on the health of individual financial undertaking corporations) and for macroprudential policy (which deals with uncovering, analysing and counteracting risks in the financial system as a whole). The Swedish National Debt Office is the guarantee, support and resolution authority. (As support authority, the Debt Office shall prepare and implement measures regarding preventive government support. As guarantee authority, the Debt Office is responsible for the deposit guarantee and investor compensation. Resolution means that the government, via the Swedish National Debt Office, can take control of institutions that are suffering problems to reconstruct or wind them up in a controlled manner.)

The collaboration between the authorities is important both in the preventive work and in the event of crisis management. The same also applies internationally, as financial enterprises increasingly frequently operate across national borders. The Riksbank, the Ministry of Finance, Finansinspektionen and the Swedish National Debt Office regularly meet in the [Financial Stability Council](#) to discuss issues of financial stability and how financial imbalances can be counteracted.

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– for a strong and secure economy

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